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Sep 17, 2002

US-PAT-NO: 6450407

DOCUMENT-IDENTIFIER: US 6450407 B1

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TITLE: Chip card rebate system

DATE-ISSUED: September 17, 2002

## INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Freeman; Gary A.	Newton	MA		
Freeman; David H.	Tampa	FL		

## ASSIGNEE-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY	TYPE CODE
Viztec, Inc.	Tampa	FL			02

APPL-NO: 09/ 556140 [\[PALM\]](#)

DATE FILED: April 21, 2000

## PARENT-CASE:

CROSS-REFERENCE TO RELATED APPLICATIONS This application is a continuation in part of U.S. application Ser. No. 09/457,988, filed on Dec. 9, 1999 incorporated herin by reference which is a continuation of 09/061,879 filed on Apr. 17, 1998, now 6,068,183 U.S. Pat. No. 6,019,284, and U.S. Application Ser. No. 09/457,990, also incorporated herein by reference.

INT-CL: [07] [G06 K 19/06](#)

US-CL-ISSUED: 235/492; 235/376, 235/487, 705/14, 705/16

US-CL-CURRENT: [235/492](#); [235/376](#), [235/487](#), [705/14](#), [705/16](#)

FIELD-OF-SEARCH: 235/492, 235/487, 235/376, 705/14, 705/16

## PRIOR-ART-DISCLOSED:

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ABSTRACT:

A method and system for providing advertisement information, including advertising as well as sales promotions, on chip cards that additionally involves an electronic money rebate to the consumer, and for the distribution, accounting, and recovery of the associated electronic money rebates. Rebates are conveyed to the consumer by communication from the advertisement information provider to a customer's chip card via a multiplicity of possible channels including: a personal computer, a portable chip card reader, a point-of-sale (POS) terminal, a handheld device, a home or business telephone, a vending machine, a cellular phone, a pager, a mass transportation payment station, a television and/or television set-top box, or an

automated teller machine (ATM). Rather than giving a discount at the point of sale, a rebate in the form of electronic money is stored in chip card memory. The method and system also include tracking and storing integrated relational information regarding advertisement information, products, and customer's buying habits with respect to those products for which rebates have been given. Determination of which particular advertisement information and rebates to store onto the card may be based on customer information available to the providers of the advertisement information. The chip card may or may not incorporate an electronic display for showing the advertisement information directly on the card.

46 Claims, 8 Drawing figures

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